

EXHIBIT**A****American Alternative Insurance Corporation**

Statutory Home Office: 1013 Centre Road • Wilmington, DE 19805

Administration Office: 555 College Road East • Princeton, NJ 08543-5241 • (800) 305-4954

Administered by: VFIS • 183 Leader Heights Road • York, PA 17402 • (800) 233-1957 • www.vfis.com

**AUTO POLICY DECLARATIONS**

Named Insured and Mailing Address:

MONARCH FIRE PROTECTION

DISTRICT

13725 OLIVE BOULEVARD

CHESTERFIELD MO 63017

Policy Number: VFIS-CM-1050492-03/000

Renewal of: VFIS-CM-1050492-02

Policy Period: From 02-01-2010

To 02-01-2011

at 12:01 AM Standard Time at your
mailing address shown above

Type of Entity: EMERGENCY SERVICE ORGANIZATION

Business Description: EMERGENCY SERVICE ORGANIZATION

Estimated Coverage Part Premium: \$ 58,526.00

Taxes, Fees and Surcharges: \$

Total Premium: \$ 58,526.00

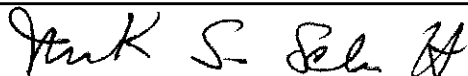
The policy premium is payable on the dates and in the amounts shown below:

02/01/2010 \$ 14,813.00	03/01/2010 \$ 4,857.00	04/01/2010 \$ 4,857.00
05/01/2010 \$ 4,857.00	06/01/2010 \$ 4,857.00	07/01/2010 \$ 4,857.00
08/01/2010 \$ 4,857.00	09/01/2010 \$ 4,857.00	10/01/2010 \$ 4,857.00
11/01/2010 \$ 4,857.00		

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From 02-01-2010
To 02-01-2011

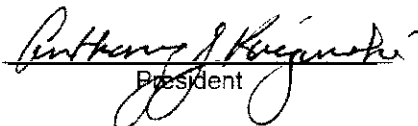
In return for payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in the policy. The policy consists of the coverage parts where a premium is shown on page 1 of these Common Policy Declarations. In addition to any common forms, each coverage part consists of a Coverage Part Declarations and any coverage forms and endorsements listed on the Coverage Part Declarations or elsewhere in the policy.



Authorized representative (countersignature, where required)

Date

The Company has caused this policy to be signed by its President and Secretary:


President
Secretary



American Alternative Insurance Corporation

Policy Number
VFIS-CM-1050492-03/000

SCHEDULE OF FORMS AND ENDORSEMENTS

Named Insured MONARCH FIRE PROTECTION DISTRICT

Effective Date: 02-01-10

12:01 A.M., Standard Time

Agency Name VFIS

COMMON POLICY FORMS AND ENDORSEMENTS

IL 00 17	11-98	COMMON POLICY CONDITIONS
IL 00 21	07-02	NUCLEAR ENERGY LIABILITY EXCLUSION ENDT

AUTOMOBILE FORMS AND ENDORSEMENTS

AU1001	03-06	ESO AUTO PHYSICAL DAMAGE COVERAGE END
AU1002	03-00	AGREED VALUE ENDORSEMENT
AU1003	03-00	PUBLIC ENTITY ESO AUTO LIAB COVERAGE END
AU1005	10-97	WAIVER OF GOV/CHARITABLE IMMUNITY
AU1006	01-96	CARE, CUSTODY OR CONTROL EXCLUSION END
AU1007	10-97	COMMANDEERED AUTO DEFINITION END
AU1009	03-00	INCIDENTAL GARAGE OPERATIONS
CA 00 01	03-06	BUSINESS AUTO COVERAGE FORM
CA 20 01	10-01	ADDL INSD- LESSOR
CA 01 65	10-06	MISSOURI CHANGES
CA 02 19	03-03	MO CHANGES-CANCELLATION AND NONRENEWAL
CA 21 04	03-06	MISSOURI UNINSURED MOTORISTS COVERAGE
CA 31 04	03-06	MO - UNDERINSURED MOTORISTS COVERAGE
CA 20 02	12-93	SOUND RECEIVING EQUIP COVG -FIRE, POLICE
CA 20 18	12-93	PROFESSIONAL SERVICES NOT COVERED
CA 99 03	03-06	AUTO MEDICAL PAYMENTS COVERAGE
CA 99 48	03-06	POLLUTION LIAB BROAD COV FOR COV AUTO

POLICYHOLDER NOTICES



Policy Number
VFIS-CM-1050492-03/000

SCHEDULE OF ADDITIONAL INTEREST(S)

Named Insured MONARCH FIRE PROTECTION DISTRICT

Effective Date: 02-01-10
12:01 A.M., Standard Time

Agency Name VFIS

Addl Insured Lessor
BANC ONE LEASINGCORPORATION
1111 POLARIS PKWY, STE A3
COLUMBUS, OH 43240
DESCRIPTION VEHICLE #11



American Alternative Insurance Corporation

Policy Number
VFIS-CM-1050492-03/000

SCHEDULE OF NAMED INSURED(S)

Named Insured MONARCH FIRE PROTECTION DISTRICT

Effective Date: 02-01-10
12:01 A.M., Standard Time

Agency Name VFIS

CHESTERFIELD FIRE PROTECTION DISTRICT

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. Inspections And Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;

- b. Give you reports on the conditions we find; and

- c. Recommend changes.

2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.
3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

E. Premiums

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

F. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

(Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
PROFESSIONAL LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

1. The insurance does not apply:

A. Under any Liability Coverage, to "bodily injury" or "property damage":

- (1)** With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2)** Resulting from the "hazardous properties" of "nuclear material" and with respect to which **(a)** any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or **(b)** the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.

C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material", if:

- (1)** The "nuclear material" **(a)** is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or **(b)** has been discharged or dispersed therefrom;
- (2)** The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an "insured"; or
- (3)** The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion **(3)** applies only to "property damage" to such "nuclear facility" and any property thereat.

2. As used in this endorsement:

"Hazardous properties" includes radioactive, toxic or explosive properties.

"Nuclear material" means "source material", "Special nuclear material" or "by-product material".

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".

"Waste" means any waste material **(a)** containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and **(b)** resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a)** Any "nuclear reactor";
- (b)** Any equipment or device designed or used for **(1)** separating the isotopes of uranium or plutonium, **(2)** processing or utilizing "spent fuel", or **(3)** handling, processing or packaging "waste";

(c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

(d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Property damage" includes all forms of radioactive contamination of property.

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

AUTO COVERAGE PART DECLARATIONS

ITEM ONE: Refer to the Common Policy Declarations

ITEM TWO: Coverage and Covered Autos

This coverage part provides only those coverages activated by a Covered Auto Symbol or a Premium shown below:

Coverage	Covered Auto Symbols	Limit of Insurance (this is the most we will pay for any one accident or loss)	Premium
Liability (combined single limit)	1	\$1,000,000 each accident	\$ 20,076
Personal Injury Protection (PIP) (or equivalent no-fault coverage)	N/A	Refer to ITEM THREE and each PIP or added PIP endorsement	
Added Personal Injury Protection (or equivalent added no-fault coverage)	N/A	Separately stated in each added PIP endorsement	
Property Protection Insurance (Michigan Only)	N/A	Separately stated in the P.P.I. endorsement minus Ded. For each accident	
Auto Medical Payments	7	\$ 1,000 each person	\$ 398
Medical Expense and Income Loss Benefits (Virginia only)	N/A	Separately stated in each Medical Expense and Income Loss Benefits endorsement	
Uninsured Motorists (UM)	6	Refer to ITEM THREE and the Uninsured Motorists endorsement	\$ 1,001
Underinsured Motorists (UIM) (when not included in UM coverage)	2	Refer to ITEM THREE and the Underinsured Motorists endorsement	\$ 1,986
Physical Damage – Comprehensive	7, 8	Refer to ITEM THREE	\$ 5,953
Physical Damage – Specified Causes of Loss	N/A	Refer to ITEM THREE	
Physical Damage – Collision	7, 8	Refer to ITEM THREE	\$ 29,112
Physical Damage – Towing and Labor	N/A	Refer to ITEM THREE	
Other Auto Coverages			
Estimated Coverage Part Premium:			\$ 58,526
Taxes, Fees and Surcharges:			
Total Premium:			\$ 58,526.00

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

ITEM THREE: Schedule of Your Auto Coverage

Auto Schedule Summary

Veh. Num.	Year	Make	Model	PE Code	V.I.N.	Value
1	1986	PIERCE	QUINT LDH	QLDH	1P9CA02J4GA040446	\$ 50,000
2	1983	FIRE	TRAILER	OTH	X0003	ACV
3	1983	FORD	SERVICE	OTH	1FDJF37L1DKA22194	ACV
4	1991	PIERCE	RESCUE HVY	RTH	4P1CT01F7MA000673	\$ 15,000
5	1993	SUTPHEN	PUMPER LDH	PLDH	AOO24411696418	\$ 25,000
6	1996	PIERCE	PUMPER	PR	4P1CA02D8TA000229	\$ 280,481
7	1997	CARGO	TRAILER	OTH	4X4TSED24VB005238	ACV
8	1997	SOUTHWEST	TRAILER	OTH	48B500C19V2014314	ACV
9	1997	FORD	AMB ALS	ALS	1FDLE40F0VHB28222	\$ 15,000
10	1998	FORD	CROWN VICTORIA	OTH	2FAFP71W0WX140342	ACV
11	1998	PIERCE	PUMPER	PR	4P1CA02P7WA000561	\$ 281,747
12	1994	MIDWEST	TRAILER	OTH	50039	ACV
13	1999	BOBCAT	TRAILER	OTH	4PGBU1411WL002964	
14	1999	FORD	AMB ALS	ALS	1FDXE40F9XHA71569	\$ 94,446
15	2000	JEEP	CHEROKEE	OTH	1J4FF28S7YL207967	ACV
16	2000	DODGE	CARAVAN	OTH	2B4GP2432YR711787	ACV
17	2000	PIERCE	AERIAL	AD	4P1CT02S0YA000379	\$ 593,000
18	2000	FORD	CROWN VICTORIA	OTH	2FAFP71W3YX165335	ACV
19	2001	DODGE	PICKUP	OTH	1B7KF23Z41J263052	ACV
20	2000	FORD	AMB ALS	ALS	1FDXE45F2YHA90670	\$ 98,000
21	2001	CHEVY	PRIVATE PASSENGER TY	OTH	3GNGK26U51G191062	ACV
22	2002	FORD	AMB ALS	ALS	1FDXE45F72HA08052	\$ 102,000
23	2002	CHEVY	SUBURBAN	OTH	3GNGK26U12G259472	ACV
24	2002	CHEVY	SUBURBAN	OTH	3GNGK26U92G258554	ACV
25	2002	GMC	BRUSH VEH	BV	1GDJK39G02F171858	\$ 30,000
26	2002	PIERCE	QUINT LDH	QLDH	4P1CT02W82A0002735	\$ 686,000
27	2003	FORD	AMB ALS	ALS	1FDXE45F03HA51598	\$ 107,000
28	2003	FORD	CROWN VICTORIA	OTH	2FAHP71W33X206354	ACV
29	2004	PIERCE	RESCUE HVY	RTH	4P1CT02W64A0003773	\$ 442,000
30	2003	FORD	AMB ALS	ALS	1FDXE45F23HB70947	\$ 115,000
31	1998	DODGE	SERVICE	OTH	3B6KF26Z2WM263965	ACV
32	2005	PIERCEDASH	PUMPER TANKER	PT	4P1CD01F25A005424	\$ 550,000
33	2007	CHEVY	SUBURBAN	OTH	3GNGK26K07G140091	ACV
34	2007	CHEVY	SUBURBAN	OTH	3GNGK26KX7G144391	ACV
35	2007	FREIGHTLINER	TRACTOR UNIT	OTH	1FUBCSDE67HX20281	\$ 125,000
36	2006	HACKNEY	TRAILER RTH	RTH	1HHEST4266E009145	\$ 300,000
37	2008	FORD	EXPLORER	OTH	1FMEU73848UA72484	\$ 23,786
38	2008	FORD	EXPLORER	OTH	1FMEU73868UA72485	\$ 23,291
39	2008	FORD	SERVICE	OTH	1FMEU73848UB14331	ACV
40	2008	CHEVY	CHIEFS VEHICLE	OTH	2GLWB58K381346365	\$ 15,440
41	2009	INTERNATIONAL MEDTEC	AMB ALS	ALS	1HTMNAAL29H108249	\$ 218,000
42	2009	INTERNATIONAL MEDTEC	AMB ALS	ALS	1HTMNAAL29H108248	\$ 218,000
43	2010	FORD	EXPLORER	OTH	1FMEU7DE5AUA20498	\$ 27,576

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 1

Insured's #: 2292

Insured Entity:

Year: 1986
Make: PIERCE
Model: QUINT LDH
V.I.N.: 1P9CA02J4GA040446
Valuation: Agreed Value

Use:
Class Code: 790900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 409
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 12
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 50,000	\$ 2,000	\$ 58
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 50,000	\$ 2,000	\$ 231
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 781

Vehicle # 2

Insured's #: FST

Insured Entity:

Year: 1983
Make: FIRE
Model: TRAILER
V.I.N.: X0003
Valuation: Actual Cash Value

Use:
Class Code: 684990
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 45
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 1
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		INCL
Underinsured Motorists (UIM)	\$ 1,000,000		INCL
Physical Damage — Comprehensive	ACV	\$ 2,000	\$ 26
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 55
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 127

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 3

Insured's #: 2299

Insured Entity:

Year: 1983
Make: FORD
Model: SERVICE
V.I.N.: 1FDJF37L1DKA22194
Valuation: Actual Cash Value

Use: Service
Class Code: 014990
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 385
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 10
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	ACV	\$ 2,000	\$ 52
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 120
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 638

Vehicle # 4

Insured's #: 2226

Insured Entity:

Year: 1991
Make: PIERCE
Model: RESCUE HVY
V.I.N.: 4PICT01F7MA000673
Valuation: Agreed Value

Use:
Class Code: 790900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 409
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 12
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 15,000	\$ 2,000	\$ 36
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 15,000	\$ 2,000	\$ 102
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 630

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 5

Insured's #: 2290

Insured Entity:

Year: 1993
Make: SUTPHEN
Model: PUMPER LDH
V.I.N.: A0024411696418
Valuation: Agreed Value

Use:
Class Code: 790900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 409
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 12
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 25,000	\$ 2,000	\$ 46
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 25,000	\$ 2,000	\$ 129
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 667

Vehicle # 6

Insured's #: 2220

Insured Entity:

Year: 1996
Make: PIERCE
Model: PUMPER
V.I.N.: 4P1CA02D8TA000229
Valuation: Agreed Value

Use:
Class Code: 790900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 409
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 12
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 280,481	\$ 2,000	\$ 248
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 280,481	\$ 2,000	\$ 1,099
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 1,839

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 7

Insured's #: SET

Insured Entity:

Year: 1997
Make: CARGO
Model: TRAILER
V.I.N.: 4X4TSED24VB005238
Valuation: Actual Cash Value

Use:
Class Code: 684990
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 45
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 1
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		INCL
Underinsured Motorists (UIM)	\$ 1,000,000		INCL
Physical Damage — Comprehensive	ACV	\$ 2,000	\$ 9
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 15
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 70

Vehicle # 8

Insured's #: 22K9

Insured Entity:

Year: 1997
Make: SOUTHWEST
Model: TRAILER
V.I.N.: 48B500C19V2014314
Valuation: Actual Cash Value

Use:
Class Code: 694990
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		INCL
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		INCL
Underinsured Motorists (UIM)	\$ 1,000,000		INCL
Physical Damage — Comprehensive	ACV	\$ 2,000	\$ 4
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 5
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 9

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 9

Insured's #: 2287

Insured Entity:

Year: 1997
Make: FORD
Model: AMB ALS
V.I.N.: 1FDLE40F0VHB28222
Valuation: Agreed Value

Use:
Class Code: 791900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 1,097
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 16
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 15,000	\$ 2,000	\$ 82
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 15,000	\$ 2,000	\$ 345
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 1,611

Vehicle # 10

Insured's #: 2283

Insured Entity:

Year: 1998
Make: FORD
Model: CROWN VICTORIA
V.I.N.: 2FAFP71W0WX140342
Valuation: Actual Cash Value

Use:
Class Code: 790800
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	ACV	\$ 2,000	\$ 26
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 95
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 518

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 11

Insured's #: 2230

Insured Entity:

Year: 1998
Make: PIERCE
Model: PUMPER
V.I.N.: 4P1CA02P7WA000561
Valuation: Agreed Value

Use:
Class Code: 790900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 425
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 12
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 281,747	\$ 2,000	\$ 249
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 281,747	\$ 2,000	\$ 1,105
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 1,862

Vehicle # 12

Insured's #: LAWN

Insured Entity:

Year: 1994
Make: MIDWEST
Model: TRAILER
V.I.N.: 50039
Valuation: Actual Cash Value

Use:
Class Code: 694990
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		INCL
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		INCL
Underinsured Motorists (UIM)	\$ 1,000,000		INCL
Physical Damage — Comprehensive	ACV	\$ 2,000	\$ 4
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 5
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 9

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 13

Insured's #: BOAT

Insured Entity:

Year: 1999
Make: BOBCAT
Model: TRAILER
V.I.N.: 4PGBU1411WL002964
Valuation: N/A

Use:
Class Code: 694990
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		INCL
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		INCL
Underinsured Motorists (UIM)	\$ 1,000,000		INCL
Physical Damage — Comprehensive			
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision			
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			

Vehicle # 14

Insured's #: 2237

Insured Entity:

Year: 1999
Make: FORD
Model: AMB ALS
V.I.N.: 1FDXE40F9XHA71569
Valuation: Agreed Value

Use:
Class Code: 791900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 1,097
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 16
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 94,446	\$ 2,000	\$ 171
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 94,446	\$ 2,000	\$ 1,163
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 2,518

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 15

Insured's #: 2206

Insured Entity:

Year: 2000
Make: JEEP
Model: CHEROKEE
V.I.N.: 1J4FF28S7YL207967
Valuation: Actual Cash Value

Use:
Class Code: 790800
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	ACV	\$ 100	\$ 48
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 95
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 540

Vehicle # 16

Insured's #: 2282

Insured Entity:

Year: 2000
Make: DODGE
Model: CARAVAN
V.I.N.: 2B4GP2432YR711787
Valuation: Actual Cash Value

Use:
Class Code: 790800
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	ACV	\$ 100	\$ 44
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 87
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 528

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 17

Insured's #: 2212

Insured Entity:

Year: 2000
Make: PIERCE
Model: AERIAL
V.I.N.: 4P1CT02S0YA000379
Valuation: Agreed Value

Use:
Class Code: 790900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 409
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 12
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 593,000	\$ 2,000	\$ 538
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 593,000	\$ 2,000	\$ 2,371
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 3,401

Vehicle # 18

Insured's #: 2281

Insured Entity:

Year: 2000
Make: FORD
Model: CROWN VICTORIA
V.I.N.: 2FAFP71W3YX165335
Valuation: Actual Cash Value

Use:
Class Code: 790800
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	ACV	\$ 100	\$ 48
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 95
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 540

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 19

Insured's #: 2289

Insured Entity:

Year: 2001
Make: DODGE
Model: PICKUP
V.I.N.: 1B7KF23Z41J263052
Valuation: Actual Cash Value

Use:
Class Code: 790800
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	ACV	\$ 2,000	\$ 31
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 111
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 539

Vehicle # 20

Insured's #: F10

Insured Entity:

Year: 2000
Make: FORD
Model: AMB ALS
V.I.N.: 1FDXE45F2YHA90670
Valuation: Agreed Value

Use:
Class Code: 791900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 1,097
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 16
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 98,000	\$ 2,000	\$ 179
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 98,000	\$ 2,000	\$ 1,211
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 2,574

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 21

Insured's #: 2239

Insured Entity:

Year: 2001
Make: CHEVY
Model: PRIVATE PASSENGER TYPE
V.I.N.: 3GNGK26U51G191062
Valuation: Actual Cash Value

Use:
Class Code: 790800
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	ACV	\$ 2,000	\$ 44
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 140
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 581

Vehicle # 22

Insured's #: 2251

Insured Entity:

Year: 2002
Make: FORD
Model: AMB ALS
V.I.N.: 1FDXE45F72HA08052
Valuation: Agreed Value

Use:
Class Code: 791900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 1,097
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 16
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 102,000	\$ 2,000	\$ 187
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 102,000	\$ 2,000	\$ 1,265
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 2,636

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 23

Insured's #: 2249

Insured Entity:

Year: 2002
Make: CHEVY
Model: SUBURBAN
V.I.N.: 3GNGK26U12G259472
Valuation: Actual Cash Value

Use:
Class Code: 790800
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	ACV	\$ 2,000	\$ 33
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 121
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 551

Vehicle # 24

Insured's #: 2208

Insured Entity:

Year: 2002
Make: CHEVY
Model: SUBURBAN
V.I.N.: 3GNGK26U92G258554
Valuation: Actual Cash Value

Use:
Class Code: 790800
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	ACV	\$ 2,000	\$ 33
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 121
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 551

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 25

Insured's #: 2228

Insured Entity:

Year: 2002
Make: GMC
Model: BRUSH VEH
V.I.N.: 1GDJK39G02F171858
Valuation: Agreed Value

Use:
Class Code: 790900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 409
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 12
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 30,000	\$ 2,000	\$ 44
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 30,000	\$ 2,000	\$ 122
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 658

Vehicle # 26

Insured's #: 2242

Insured Entity:

Year: 2002
Make: PIERCE
Model: QUINT LDH
V.I.N.: 4P1CT02W82A002735
Valuation: Agreed Value

Use:
Class Code: 790900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 409
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 12
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 686,000	\$ 2,000	\$ 624
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 686,000	\$ 2,000	\$ 2,748
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 3,864

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 27

Insured's #: 2247

Insured Entity:

Year: 2003
Make: FORD
Model: AMB ALS
V.I.N.: 1FDXE45F03HA51598
Valuation: Agreed Value

Use:
Class Code: 791900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 1,097
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 16
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 107,000	\$ 2,000	\$ 196
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 107,000	\$ 2,000	\$ 1,336
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 2,716

Vehicle # 28

Insured's #: 2200

Insured Entity:

Year: 2003
Make: FORD
Model: CROWN VICTORIA
V.I.N.: 2FAHP71W33X206354
Valuation: Actual Cash Value

Use:
Class Code: 790800
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	ACV	\$ 100	\$ 51
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 104
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 552

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 29

Insured's #: 2216

Insured Entity:

Year: 2004
Make: PIERCE
Model: RESCUE HVY
V.I.N.: 4P1CT02W64A003773
Valuation: Agreed Value

Use:
Class Code: 790900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 409
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 12
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 442,000	\$ 2,000	\$ 398
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 442,000	\$ 2,000	\$ 1,756
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 2,646

Vehicle # 30

Insured's #: 2217

Insured Entity:

Year: 2003
Make: FORD
Model: AMB ALS
V.I.N.: 1FDXE45F23HB70947
Valuation: Agreed Value

Use:
Class Code: 791900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 1,097
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 16
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 115,000	\$ 2,000	\$ 214
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 115,000	\$ 2,000	\$ 1,445
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 2,843

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 31

Insured's #: 2209

Insured Entity:

Year: 1998
Make: DODGE
Model: SERVICE
V.I.N.: 3B6KF26Z2WM263965
Valuation: Actual Cash Value

Use: Service
Class Code: 014990
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 385
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 10
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	ACV	\$ 2,000	\$ 52
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 120
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 638

Vehicle # 32

Insured's #: 2253

Insured Entity:

Year: 2005
Make: PIERCEDASH
Model: PUMPER TANKER
V.I.N.: 4P1CD01F25A005424
Valuation: Agreed Value

Use:
Class Code: 790900
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 409
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 12
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 550,000	\$ 2,000	\$ 498
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 550,000	\$ 2,000	\$ 2,195
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 3,185

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 33

Insured's #: 2207

Insured Entity:

Year: 2007

Make: CHEVY

Model: SUBURBAN

V.I.N.: 3GNGK26K07G140091

Valuation: Actual Cash Value

Use:

Class Code: 790800

State: MO

Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	ACV	\$ 2,000	\$ 40
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 171
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 608

Vehicle # 34

Insured's #: 2202

Insured Entity:

Year: 2007

Make: CHEVY

Model: SUBURBAN

V.I.N.: 3GNGK26KX7G144391

Valuation: Actual Cash Value

Use:

Class Code: 790800

State: MO

Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	ACV	\$ 2,000	\$ 40
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 171
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 608

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 35

Insured's #:

Insured Entity:

Year: 2007

Make: FREIGHTLINER

Model: TRACTOR UNIT

V.I.N.: 1FUBC5DE67HX20281

Valuation: Agreed Value

Use:

Class Code: 790900

State: MO

Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 409
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 12
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 125,000	\$ 2,000	\$ 104
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 125,000	\$ 2,000	\$ 468
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 1,064

Vehicle # 36

Insured's #:

Insured Entity:

Year: 2006

Make: HACKNEY

Model: TRAILER RTH

V.I.N.: 1HHEST4266E009145

Valuation: Agreed Value

Use:

Class Code: 684990

State: MO

Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 45
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 1
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		INCL
Underinsured Motorists (UIM)	\$ 1,000,000		INCL
Physical Damage — Comprehensive	\$ 300,000	\$ 2,000	\$ 380
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 300,000	\$ 2,000	\$ 1,684
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 2,110

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 37

Insured's #:

Insured Entity:

Year: 2008
Make: FORD
Model: EXPLORER
V.I.N.: 1FMEU73848UA72484
Valuation: Agreed Value

Use:
Class Code: 790800
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	\$ 23,786	\$ 2,000	\$ 37
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 23,786	\$ 2,000	\$ 199
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 633

Vehicle # 38

Insured's #:

Insured Entity:

Year: 2008
Make: FORD
Model: EXPLORER
V.I.N.: 1FMEU73868UA72485
Valuation: Agreed Value

Use:
Class Code: 790800
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	\$ 23,291	\$ 2,000	\$ 36
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 23,291	\$ 2,000	\$ 193
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 626

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 39

Insured's #:

Insured Entity:

Year: 2008
Make: FORD
Model: SERVICE
V.I.N.: 1FMEU73848UB14331
Valuation: Actual Cash Value

Use: Service
Class Code: 014990
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 385
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 10
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	ACV	\$ 2,000	\$ 98
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 2,000	\$ 268
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 832

Vehicle # 40

Insured's #:

Insured Entity:

Year: 2008
Make: CHEVY
Model: CHIEFS VEHICLE
V.I.N.: 2G1WB58K381346365
Valuation: Agreed Value

Use:
Class Code: 790800
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	\$ 15,440	\$ 2,000	\$ 26
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 15,440	\$ 2,000	\$ 142
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 565

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 41

Insured's #:

Insured Entity:

Year: 2009

Make: INTERNATIONAL MEDTEC

Model: AMB ALS

V.I.N.: 1HTMNAAL29H108249

Valuation: Agreed Value

Use:

Class Code: 791900

State: MO

Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 1,097
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 16
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 218,000	\$ 2,000	\$ 431
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 218,000	\$ 2,000	\$ 2,862
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 4,477

Vehicle # 42

Insured's #:

Insured Entity:

Year: 2009

Make: INTERNATIONAL MEDTEC

Model: AMB ALS

V.I.N.: 1HTMNAAL29H108248

Valuation: Agreed Value

Use:

Class Code: 791900

State: MO

Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 1,097
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 16
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 23
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 48
Physical Damage — Comprehensive	\$ 218,000	\$ 2,000	\$ 431
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 218,000	\$ 2,000	\$ 2,862
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 4,477

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

Vehicle # 43

Insured's #:

Insured Entity:

Year: 2010
Make: FORD
Model: EXPLORER
V.I.N.: 1FMEU7DE5AUA20498
Valuation: Agreed Value

Use:
Class Code: 790800
State: MO
Territory: 033

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)	\$ 1,000,000		\$ 295
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments	\$ 1,000		\$ 7
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000		\$ 33
Underinsured Motorists (UIM)	\$ 1,000,000		\$ 62
Physical Damage — Comprehensive	\$ 27,576	\$ 2,000	\$ 33
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	\$ 27,576	\$ 2,000	\$ 179
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			\$ 609

Vehicle #

Insured's #:

Insured Entity:

Year:
Make:
Model:
V.I.N.:
Valuation:

Use:
Class Code:
State:
Territory:

Coverages:	Limit of Insurance	Deductible	Premium
Liability (combined single limit)			
Personal Injury Protection (PIP)			
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments			
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)			
Underinsured Motorists (UIM)			
Physical Damage — Comprehensive			
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision			
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:			

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

ITEM FOUR: Hired, Borrowed, and Commandeered Coverage

Liability Coverage

Rating Basis, Cost of Hire

State	Estimated Cost of Hire for Each State	Rate Per Each \$100 Cost of Hire	Factor (If Liability Coverage is Primary)	Premium
MO	IF ANY	\$ 2.061		\$ 99
TOTAL PREMIUM:				\$ 99

Liability Coverage

Rating Basis, Number of Days-
(For Mobile or Farm Equipment) – Rental Period Basis)

State	Estimated Number of Days Equipment Will Be Rented	Base Premium	Factor	Premium
TOTAL PREMIUM:				

State: MO

Physical Damage

Coverage	Valuation and Deductible	Estimated Cost of Hire	Premium
Comprehensive	Actual cash value or the cost of repair, whichever is less, minus a \$ 50 deductible for each covered auto	IF ANY	\$ 24
Collision	Actual cash value or the cost of Repair, whichever is less, minus a \$ 100 deductible for each covered auto	IF ANY	1

Such insurance as is afforded by hired auto physical damage coverage also applies to autos you Commandeer.

Named Insured:
MONARCH FIRE PROTECTION DISTRICT

Policy Number: VFIS-CM-1050492-03/000
Policy Period: From: 02-01-2010
To: 02-01-2011

ITEM FIVE: Non-Ownership Liability

Named Insured's Business	Rating Basis	Number	Premium
Emergency service organization	Number of volunteers/employees	125	\$ 971
Extended coverage			INCL

Auto Forms

See Schedule of Forms and Endorsements

EMERGENCY SERVICE ORGANIZATION AUTO PHYSICAL DAMAGE COVERAGE ENDORSEMENT

Named Insured MONARCH FIRE PROTECTION	Endorsement Number
Policy Number VFIS-CM-1050492-03/000	Endorsement Effective 02-01-10
Countersigned by (Authorized Representative)	

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

**AUTO COVERAGE PART
COMMERCIAL AUTO COVERAGE PART
COMMERCIAL AUTOMOBILE POLICY**

SECTION III - PHYSICAL DAMAGE COVERAGE

TOWING

Coverage A.2., Towing, is deleted and replaced by the following:

For any "auto" listed in the schedule of vehicles for which a premium charge has been made for Comprehensive coverage, we will pay reasonable towing and labor costs incurred for towing the vehicle from the scene of disablement, or labor costs incurred to make temporary repairs to restart the vehicle so it can be driven from the scene, provided:

- a. the labor is performed at a place of disablement other than your normal garaging location for such "auto"; and
- b. the towing does not exceed 200 miles from the place of disablement.

GLASS BREAKAGE

Coverage A.3., Glass Breakage – Hitting a Bird or Animal – Falling Objects or Missiles, is deleted and replaced by the following:

If you carry Comprehensive Coverage for the damaged covered "auto", we will pay for the following under Comprehensive Coverage:

- a. Full window glass breakage, without deductible;
- b. "Loss" caused by hitting a bird or animal; and
- c. "Loss" caused by falling objects or missiles.

PHYSICAL DAMAGE TO VOLUNTEERS' OR 'EMPLOYEES' PERSONAL 'AUTOS'

For "autos" owned or used by your volunteers or "employees", the following is added to **SECTION III**:

A. Coverage

5. We will pay up to the actual cash value for an "auto" not covered for physical damage or the amount of the deductible under any policy covering an "auto" owned or used by the volunteer or "employee" while enroute to, during and returning directly from an emergency or any other activities that are performed at the direction and knowledge of an officer of the insured organization. In no event will we pay for any "loss" under this endorsement to any "auto" owned, hired or borrowed by your organization.

FREEZING COVERAGE ON EMERGENCY VEHICLES

The exclusion relating to "loss" caused by freezing in sub-paragraph 3.a. of **B. Exclusions** does not apply to:

Any "loss" to permanently attached special equipment common to an emergency vehicle caused by freezing, unless the "loss" is caused by your failure to properly maintain such equipment. Such equipment shall include but is not limited to pumps, gauges and tanks. In no event will the "loss" to a vehicle's engine caused by freezing be covered by this policy.

CUSTOMIZED VEHICLE EXTENSION

For scheduled customized covered "autos" not covered on an agreed value basis, the following is added to paragraph **C. Limit Of Insurance**:

We will pay the additional repair or replacement costs necessary to customize the damaged "auto" with permanently installed equipment of like kind and quality, without deduction for depreciation. We will also include the cost of installation onto a replacement "auto" if the covered "auto" is not repairable. This customization will include, but is not limited to, the following:

- a. custom painting and gold leaf lettering,
- b. light bars and sirens,
- c. permanently installed radios and other communications equipment,
- d. permanently installed computer equipment.

We will also pay for property owned by you that is permanently installed in an "auto" not owned by you.

'FORESTRY VEHICLES' AND 'FORESTRY EQUIPMENT'

Any "auto" that is a "forestry vehicle" and is not scheduled for physical damage is a covered "auto". Any equipment that is "forestry equipment" and is installed on a covered "auto" is covered equipment. For the purpose of this extension, "forestry vehicle" means an "auto" you don't own, used for firefighting purposes, that is on loan to you from a state agency under the Federal Excess Personal Property program or any similar program. "Forestry equipment" means any firefighting equipment you don't own that is on loan to you from a state agency under the Federal Excess Personal Property program or any similar program and is installed on an "auto" you own or on a "forestry vehicle".

The following replaces paragraph **C. Limit of Insurance**:

The most we will pay for "loss" to a "forestry vehicle" or "forestry equipment" in any one "accident" is the lesser of:

- a. The actual cash value of the damaged or stolen property as of the time of the "loss"; or
- b. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.

An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss". No payment will be made under this extension unless the damaged or stolen property is actually repaired or replaced. Repairs to or replacement of the damaged or stolen property with the same kind of property must be done within a year of the date of "loss". If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

For any Comprehensive "losses" covered by this extension, we will use the smallest Comprehensive deductible applying to any of your scheduled "autos". For any Collision "losses" covered by this extension, we will use the smallest Collision deductible applying to any of your scheduled "autos".

We shall have no salvage rights to any "forestry vehicle" or "forestry equipment".

DEDUCTIBLE WAIVER

The following is added to paragraph **D. Deductible**:

If a "loss" covered under this policy also involves a "loss" under an emergency service organization Portable Equipment or Property coverage part issued by us, only one deductible, the largest, will be applied. The deductible under the other coverage parts will be waived. Regardless of the number of covered "autos" suffering a physical damage "loss" while engaged in a single emergency, only one deductible, the largest, shall apply to the entire event.

AGREED VALUE ENDORSEMENT

Named Insured MONARCH FIRE PROTECTION	Endorsement Number
Policy Number VFIS-CM-1050492-03/000	Endorsement Effective 02-01-10
Countersigned by <div style="text-align: center;">(Authorized Representative)</div>	

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:
BUSINESS AUTO COVERAGE FORM

For covered "autos" designated in the schedule as being insured on an agreed value basis, the following provisions of **SECTION III - PHYSICAL DAMAGE COVERAGE**, are changed:

A. COVERAGE

The first sentence is deleted and replaced with the following:

1. We will pay for "loss" to a covered "auto" or its "permanently attached equipment" under:

C. LIMIT OF INSURANCE

The most we will pay for "loss" to any one covered "auto" in any one accident is the least of:

1. the cost of repairing the damaged property; or
2. the cost to replace a part or parts of the damaged property as of the time of the "loss" with a part or parts of like kind and quality, without deduction for depreciation; or
3. the cost to replace the entire covered "auto" and its "permanently attached equipment" as of the time of the "loss" with a comparable new "auto" and "permanently attached equipment" manufactured to current specifications or standards set by nationally recognized organizations such as NFPA or the U.S. Department of Transportation; or
4. the limit stated in the Declarations as applicable to the damaged or stolen property.

In addition to the costs of repairs or replacements as referenced in paragraphs C.1., or C.2., above, we will pay up to an additional 25% of the "loss" for the actual costs you incur to render the lost or damaged parts of the covered "auto" in compliance with the latest safety or equipment standards mandated by governmental agencies or other nationally recognized standards setting organizations. If, as a result of a covered cause of "loss", an agency or organization requires recertification of the replaced, lost or damaged parts, we shall also pay those costs.

In the event the estimated costs to repair a damaged covered "auto" exceed 75% of the limit shown in the schedule of vehicles as the agreed value, and you choose not to accept payment under paragraphs C.1. or C.2. above, we will pay the lesser of the amounts due you under paragraphs C.3. or C.4. above. Should we make settlement under C.3. or C.4., we shall have the rights to all recovery and salvage.

All other provisions of **SECTION III - PHYSICAL DAMAGE COVERAGE** - are unchanged.

Additional definitions applicable to this endorsement:

- "Auto" shall include its equipment other than portable firefighting and rescue related equipment.
- "Permanently attached equipment" means equipment that is welded, bolted or permanently screwed to the dashboard, firewall or body of the "auto." Equipment inserted on permanently installed slide brackets with or without the use of setscrews or tension, or portable firefighting and rescue related equipment, shall not be construed as "permanently attached equipment."

The following is added to item **B. OWNED AUTOS YOU ACQUIRE AFTER THE POLICY BEGINS** of **Section I – COVERED AUTOS**:

3. If symbols 7 and 8 are entered next to a coverage in Item Two of the Declarations, for owned "autos" or "autos" you lease for a period of six months or more, acquired after the policy begins and not described in the Declarations, we will pay under the Comprehensive or Collision coverages the least of the following:
 - a. the cost of repairing the damaged property; or
 - b. the cost to replace a part or parts of the damaged property as of the time of the "loss" with a part or parts of like kind and quality, without deduction for depreciation; or
 - c. the actual cash value of the newly acquired "auto" or your actual cost of purchase of the newly acquired "auto," whichever is more;

provided that the newly acquired "auto" is an emergency vehicle and you agree to notify us as soon as possible. This coverage will cease at the end of the policy period during which the "auto" was acquired.

PUBLIC ENTITY OR EMERGENCY SERVICE ORGANIZATION AUTO LIABILITY COVERAGE ENDORSEMENT

Named Insured MONARCH FIRE PROTECTION	Endorsement Number
Policy Number VFIS-CM-1050492-03/000	Endorsement Effective 02-01-10
Countersigned by <div style="text-align: center;">(Authorized Representative)</div>	

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:
BUSINESS AUTO COVERAGE FORM

SECTION I – COVERED AUTOS

A. DESCRIPTION OF COVERED AUTO DESIGNATION SYMBOLS

A "commandeered auto" shall be deemed to be a covered "auto" you own.

SECTION II - LIABILITY COVERAGE

VOLUNTEERS AND EMPLOYEES AS "INSUREDS"

Coverage A.1., WHO IS AN INSURED, is modified by the addition of paragraph d., as follows:

- d. Any volunteer or employee of yours while using a covered "auto" you don't own, hire or borrow in your business or your personal affairs. Insurance provided by this extension is excess over any other insurance available to any volunteer or employee.

TEMPORARY SUBSTITUTE VEHICLE COVERAGE

Coverage A.1., WHO IS AN INSURED, is modified by the addition of paragraph e., as follows:

- e. The owner or anyone else from whom you rent, lease or borrow a substitute vehicle is an "insured" but only for that covered "auto". The substitute must be for a similar scheduled vehicle which is out of normal use because of its breakdown, repair, servicing, loss or destruction. The substitute "auto" will be considered a covered "auto" you own and not a covered "auto" you rent, lease, or borrow.

OWNER OF COMMANDEERED "AUTO" AS AN INSURED

Coverage A.1., WHO IS AN INSURED, is modified by the addition of paragraph f., as follows:

- f. The owner of a commandeered "auto" is an "insured" while the "auto" is in your temporary care, custody or control and is being used as part of an emergency operation.

ADDITIONAL EXPENSES YOU INCUR AT OUR REQUEST

Coverage A.2.a.(4), COVERAGE EXTENSIONS, SUPPLEMENTARY PAYMENTS, is deleted and replaced by:

- (4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$300 a day because of time off from work.

EXPECTED OR INTENDED INJURY

Section II B.1., EXCLUSIONS, EXPECTED OR INTENDED INJURY, is deleted and replaced with the following:

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to expected or intended "bodily injury" or "property damage" resulting from actions taken to protect persons or property and arising out of the use of a covered automobile.

'BODILY INJURY" TO VOLUNTEER EMERGENCY SERVICE PROVIDERS

Section II. B. 4., EXCLUSIONS, EMPLOYEE INDEMNIFICATION AND EMPLOYER'S LIABILITY is amended by the addition of paragraphs c. and d., as follows:

- c. Any volunteer, if you provide or are required to provide any benefits for such volunteer under any Workers' Compensation or disability benefits law or under any similar law.
- d. The spouse, child, parent, brother or sister of that volunteer as a consequence of paragraph c. above.

'BODILY INJURY" TO FELLOW VOLUNTEERS OR EMPLOYEES

Section II. B.5., EXCLUSIONS, FELLOW EMPLOYEE is deleted.



American Alternative Insurance Corporation

WAIVER OF GOVERNMENTAL OR CHARITABLE IMMUNITY ENDORSEMENT – PROPERTY DAMAGE

Named Insured MONARCH FIRE PROTECTION	Endorsement Number
Policy Number VFIS-CM-1050492-03/000	Endorsement Effective 02-01-10
Countersigned by (Authorized Representative)	

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

We will waive, both in the adjustment of claims and in the defense of any "property damage" suit against the "insured", any charitable or governmental immunity of the "insured", unless the "insured" requests in writing that we not do so.

Waiver of immunity as a defense will not subject us to liability for any portion of a claim or judgment in excess of the applicable limit of insurance.

CARE, CUSTODY OR CONTROL EXCLUSION ENDORSEMENT

Named Insured MONARCH FIRE PROTECTION	Endorsement Number
Policy Number VFIS-CM-1050492-03/000	Endorsement Effective 02-01-10
Countersigned by (Authorized Representative)	

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

LIABILITY COVERAGE is changed as follows:

B. Exclusion 6., CARE CUSTODY OR CONTROL, is deleted and replaced by:

6. CARE, CUSTODY OR CONTROL

This insurance does not apply to "property damage" to or "covered pollution cost or expense" involving property owned, transported by, or in the care, custody or control of the Named Insured.

The exclusion does not apply to "property damage" to a building and its contents or garage and its contents rented to, used by, or in the care, custody or control of the Named Insured. This exclusion also does not apply to property owned by an "insured" other than the Named Insured or to property transported by or in the care, custody or control of an "insured."

The amount payable for "property damage" to a building and its contents or garage and its contents, rented to, used by, or in the care, custody or control of the Named Insured will be subject to a \$250 deductible.

This exclusion does not apply to liability assumed under a sidetrack agreement.

The provisions of this endorsement are subject to item B.5., OTHER INSURANCE, included as a part of BUSINESS AUTO CONDITIONS.

Authorized Agent



American Alternative Insurance Corporation

COMMANDEERED AUTO DEFINITION ENDORSEMENT

Named Insured MONARCH FIRE PROTECTION	Endorsement Number
Policy Number VFIS-CM-1050492-03/000	Endorsement Effective 02-01-10
Countersigned by (Authorized Representative)	

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

SECTION V - DEFINITIONS

The following definition is added:

"Commandeered auto" means an "auto" belonging to someone else that you seize, confiscate or take arbitrarily by force, into your temporary care, custody or control while using it as part of an "emergency situation." "Commandeered auto" does not include an "auto" owned by or available to an employee or volunteer of your organization from whom you have tacit approval to use the "auto".

"Emergency Situation" means an unexpected situation demanding immediate official action.

INCIDENTAL GARAGE OPERATIONS

Named Insured MONARCH FIRE PROTECTION	Endorsement Number
Policy Number VFIS-CM-1050492-03/000	Endorsement Effective 02-01-10
Countersigned by <div style="text-align: center;">(Authorized Representative)</div>	

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

GARAGE LIABILITY

The following paragraph is hereby inserted following the first paragraph of item **A. COVERAGE** of **SECTION II – LIABILITY COVERAGE**:

Any "auto" you do not own, lease, hire, rent or borrow that is used in connection with your "garage operations" is considered a covered "auto". This includes "autos" used by your volunteers or employees, or members of their households, while used in your "garage operations".

With respect only to the coverage provided by the above paragraph:

- item **10. COMPLETED OPERATIONS** of **B. EXCLUSIONS** is deleted; and
- item **b.(3) of 1. WHO IS AN INSURED** of **A. COVERAGE** is deleted.

GARAGEKEEPERS INSURANCE

The following Coverage Extension is hereby added under item **A. COVERAGE** of **SECTION III – PHYSICAL DAMAGE COVERAGE**:

We will pay for "loss" to any "autos" while left with your "garage operations". Coverage under this extension is provided only to the extent indicated below.

COVERAGE	DEDUCTIBLE	LIMIT PER "LOSS"
Comprehensive (primary basis)	\$250	\$50,000
Collision (primary basis)	\$500	\$50,000

For the purpose of this endorsement, "garage operations" means your use of one or more locations for the service, repair, parking or storage of "autos" other than your own, including all operations necessary or incidental thereto. Parking or storage of "autos" is a "garage operation" only when the "autos" are parked by you and are in your care, custody or control.

State: Missouri

**Commercial Auto Liability
Schedule Rating Modification Worksheet**

VFIS-CM-1050492-03/000

Policy No.

02-01-2010

Eff. Date

MONARCH FIRE PROTECTION DISTRICT

For all eligible risks apply the following:

1. The range of modifications indicated by category, state exception and characteristics to the extent they are not reflected in experience rating.
2. Record the percent of modification assigned.
3. The source of information and applicable justification for the modification must be disclosed on worksheet.
4. Similar risks with similar characteristics will have similar modifications.
5. Worksheet is fully completed, signed and dated on the reverse side.

Insured

Risk Characteristics	Percent of		Source of information for modification and justification (such as RC report, credit report, MVR, etc.)
	Credit	Debit	
EMPLOYEES & VOLUNTEERS		5	
EQUIPMENT		5	
MANAGEMENT		5	
SAFETY ORGANIZATION			
		10	
TOTAL MOD		25	

State: Missouri

**Commercial Auto Physical Damage
Schedule Rating Modification Worksheet**

VFIS-CM-1050492-03/000

Policy No.

02-01-2010

Eff. Date

MONARCH FIRE PROTECTION DISTRICT

For all eligible risks apply the following:

1. The range of modifications indicated by category, state exception and characteristics to the extent they are not reflected in experience rating.
2. Record the percent of modification assigned.
3. The source of information and applicable justification for the modification must be disclosed on worksheet.
4. Similar risks with similar characteristics will have similar modifications.
5. Worksheet is fully completed, signed and dated on the reverse side.

Insured

Risk Characteristics	Percent of		Source of information for modification and justification (such as RC report, credit report, MVR, etc.)
	Credit	Debit	
EMPLOYEES & VOLUNTEERS		5	
EQUIPMENT		5	
MANAGEMENT		5	
SAFETY ORGANIZATION			
		10	
TOTAL MOD		25	

BUSINESS AUTO COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V – Definitions.

SECTION I – COVERED AUTOS

Item Two of the Declarations shows the "autos" that are covered "autos" for each of your coverages. The following numerical symbols describe the "autos" that may be covered "autos". The symbols entered next to a coverage on the Declarations designate the only "autos" that are covered "autos".

A. Description Of Covered Auto Designation Symbols

Symbol	Description Of Covered Auto Designation Symbols	
1	Any "Auto"	
2	Owned "Autos" Only	Only those "autos" you own (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the policy begins.
3	Owned Private Passenger "Autos" Only	Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins.
4	Owned "Autos" Other Than Private Passenger "Autos" Only	Only those "autos" you own that are not of the private passenger type (and for Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the policy begins.
5	Owned "Autos" Subject To No-Fault	Only those "autos" you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	Owned "Autos" Subject To A Compulsory Uninsured Motorists Law	Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7	Specifically Described "Autos"	Only those "autos" described in Item Three of the Declarations for which a premium charge is shown (and for Liability Coverage any "trailers" you don't own while attached to any power unit described in Item Three).
8	Hired "Autos" Only	Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Nonowned "Autos" Only	Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your "employees", partners (if you are a partnership), members (if you are a limited liability company), or members of their households but only while used in your business or your personal affairs.

19	Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only	Only those "autos" that are land vehicles and that would qualify under the definition of "mobile equipment" under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.
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B. Owned Autos You Acquire After The Policy Begins

1. If Symbols 1, 2, 3, 4, 5, 6 or 19 are entered next to a coverage in Item Two of the Declarations, then you have coverage for "autos" that you acquire of the type described for the remainder of the policy period.
2. But, if Symbol 7 is entered next to a coverage in Item Two of the Declarations, an "auto" you acquire will be a covered "auto" for that coverage only if:
 - a. We already cover all "autos" that you own for that coverage or it replaces an "auto" you previously owned that had that coverage; and
 - b. You tell us within 30 days after you acquire it that you want us to cover it for that coverage.

C. Certain Trailers, Mobile Equipment And Temporary Substitute Autos

If Liability Coverage is provided by this Coverage Form, the following types of vehicles are also covered "autos" for Liability Coverage:

1. "Trailers" with a load capacity of 2,000 pounds or less designed primarily for travel on public roads.
2. "Mobile equipment" while being carried or towed by a covered "auto".
3. Any "auto" you do not own while used with the permission of its owner as a temporary substitute for a covered "auto" you own that is out of service because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. "Loss"; or
 - e. Destruction.

SECTION II – LIABILITY COVERAGE

A. Coverage

We will pay all sums an "insured" legally must pay as damages because of "bodily injury" or "property damage" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of a covered "auto".

We will also pay all sums an "insured" legally must pay as a "covered pollution cost or expense" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of covered "autos". However, we will only pay for the "covered pollution cost or expense" if there is either "bodily injury" or "property damage" to which this insurance applies that is caused by the same "accident".

We have the right and duty to defend any "insured" against a "suit" asking for such damages or a "covered pollution cost or expense". However, we have no duty to defend any "insured" against a "suit" seeking damages for "bodily injury" or "property damage" or a "covered pollution cost or expense" to which this insurance does not apply. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends when the Liability Coverage Limit of Insurance has been exhausted by payment of judgments or settlements.

1. Who Is An Insured

The following are "insureds":

- a. You for any covered "auto".
- b. Anyone else while using with your permission a covered "auto" you own, hire or borrow except:
 - (1) The owner or anyone else from whom you hire or borrow a covered "auto". This exception does not apply if the covered "auto" is a "trailer" connected to a covered "auto" you own.

- (2) Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household.
- (3) Someone using a covered "auto" while he or she is working in a business of selling, servicing, repairing, parking or storing "autos" unless that business is yours.
- (4) Anyone other than your "employees", partners (if you are a partnership), members (if you are a limited liability company), or a lessee or borrower or any of their "employees", while moving property to or from a covered "auto".
- (5) A partner (if you are a partnership), or a member (if you are a limited liability company) for a covered "auto" owned by him or her or a member of his or her household.

- c. Anyone liable for the conduct of an "insured" described above but only to the extent of that liability.

2. Coverage Extensions

a. Supplementary Payments

We will pay for the "insured":

- (1) All expenses we incur.
- (2) Up to \$2,000 for cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- (3) The cost of bonds to release attachments in any "suit" against the "insured" we defend, but only for bond amounts within our Limit of Insurance.
- (4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$250 a day because of time off from work.
- (5) All costs taxed against the "insured" in any "suit" against the "insured" we defend.
- (6) All interest on the full amount of any judgment that accrues after entry of the judgment in any "suit" against the "insured" we defend, but our duty to pay interest ends when we have paid, offered to pay or deposited in court the part of the judgment that is within our Limit of Insurance.

These payments will not reduce the Limit of Insurance.

b. Out-Of-State Coverage Extensions

While a covered "auto" is away from the state where it is licensed we will:

- (1) Increase the Limit of Insurance for Liability Coverage to meet the limits specified by a compulsory or financial responsibility law of the jurisdiction where the covered "auto" is being used. This extension does not apply to the limit or limits specified by any law governing motor carriers of passengers or property.
- (2) Provide the minimum amounts and types of other coverages, such as no-fault, required of out-of-state vehicles by the jurisdiction where the covered "auto" is being used.

We will not pay anyone more than once for the same elements of loss because of these extensions.

B. Exclusions

This insurance does not apply to any of the following:

1. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the "insured".

2. Contractual

Liability assumed under any contract or agreement.

But this exclusion does not apply to liability for damages:

- a. Assumed in a contract or agreement that is an "insured contract" provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement; or
- b. That the "insured" would have in the absence of the contract or agreement.

3. Workers' Compensation

Any obligation for which the "insured" or the "insured's" insurer may be held liable under any workers' compensation, disability benefits or unemployment compensation law or any similar law.

4. Employee Indemnification And Employer's Liability

"Bodily injury" to:

- a. An "employee" of the "insured" arising out of and in the course of:
 - (1) Employment by the "insured"; or

- (2) Performing the duties related to the conduct of the "insured's" business; or
- b. The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph a. above.

This exclusion applies:

- (1) Whether the "insured" may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

But this exclusion does not apply to "bodily injury" to domestic "employees" not entitled to workers' compensation benefits or to liability assumed by the "insured" under an "insured contract". For the purposes of the Coverage Form, a domestic "employee" is a person engaged in household or domestic work performed principally in connection with a residence premises.

5. Fellow Employee

"Bodily injury" to any fellow "employee" of the "insured" arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business.

6. Care, Custody Or Control

"Property damage" to or "covered pollution cost or expense" involving property owned or transported by the "insured" or in the "insured's" care, custody or control. But this exclusion does not apply to liability assumed under a sidetrack agreement.

7. Handling Of Property

"Bodily injury" or "property damage" resulting from the handling of property:

- a. Before it is moved from the place where it is accepted by the "insured" for movement into or onto the covered "auto"; or
- b. After it is moved from the covered "auto" to the place where it is finally delivered by the "insured".

8. Movement Of Property By Mechanical Device

"Bodily injury" or "property damage" resulting from the movement of property by a mechanical device (other than a hand truck) unless the device is attached to the covered "auto".

9. Operations

"Bodily injury" or "property damage" arising out of the operation of:

- a. Any equipment listed in Paragraphs 6.b. and 6.c. of the definition of "mobile equipment"; or
- b. Machinery or equipment that is on, attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

10. Completed Operations

"Bodily injury" or "property damage" arising out of your work after that work has been completed or abandoned.

In this exclusion, your work means:

- a. Work or operations performed by you or on your behalf; and
- b. Materials, parts or equipment furnished in connection with such work or operations.

Your work includes warranties or representations made at any time with respect to the fitness, quality, durability or performance of any of the items included in Paragraph a. or b. above.

Your work will be deemed completed at the earliest of the following times:

- (1) When all of the work called for in your contract has been completed.
- (2) When all of the work to be done at the site has been completed if your contract calls for work at more than one site.
- (3) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

11. Pollution

"Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled, or handled for movement into, onto or from, the covered "auto";

- (2) Otherwise in the course of transit by or on behalf of the "insured"; or
- (3) Being stored, disposed of, treated or processed in or upon the covered "auto";

- b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph a. above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts, if:

- (1) The "pollutants" escape, seep, migrate, or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
- (2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraphs 6.b. and 6.c. of the definition of "mobile equipment".

Paragraphs b. and c. above of this exclusion do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (1) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (2) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

12. War

"Bodily injury" or "property damage" arising directly or indirectly out of:

- a. War, including undeclared or civil war;
- b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

- c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

13. Racing

Covered "autos" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. This insurance also does not apply while that covered "auto" is being prepared for such a contest or activity.

C. Limit Of Insurance

Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for the total of all damages and "covered pollution cost or expense" combined, resulting from any one "accident" is the Limit of Insurance for Liability Coverage shown in the Declarations.

All "bodily injury", "property damage" and "covered pollution cost or expense" resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one "accident".

No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Medical Payments Coverage Endorsement, Uninsured Motorists Coverage Endorsement or Underinsured Motorists Coverage Endorsement attached to this Coverage Part.

SECTION III – PHYSICAL DAMAGE COVERAGE

A. Coverage

- 1. We will pay for "loss" to a covered "auto" or its equipment under:

a. Comprehensive Coverage

From any cause except:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

b. Specified Causes Of Loss Coverage

Caused by:

- (1) Fire, lightning or explosion;
- (2) Theft;
- (3) Windstorm, hail or earthquake;
- (4) Flood;
- (5) Mischief or vandalism; or
- (6) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

c. Collision Coverage

Caused by:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

2. Towing

We will pay up to the limit shown in the Declarations for towing and labor costs incurred each time a covered "auto" of the private passenger type is disabled. However, the labor must be performed at the place of disablement.

3. Glass Breakage – Hitting A Bird Or Animal – Falling Objects Or Missiles

If you carry Comprehensive Coverage for the damaged covered "auto", we will pay for the following under Comprehensive Coverage:

- a. Glass breakage;
- b. "Loss" caused by hitting a bird or animal; and
- c. "Loss" caused by falling objects or missiles.

However, you have the option of having glass breakage caused by a covered "auto's" collision or overturn considered a "loss" under Collision Coverage.

4. Coverage Extensions

a. Transportation Expenses

We will pay up to \$20 per day to a maximum of \$600 for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type. We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".

b. Loss Of Use Expenses

For Hired Auto Physical Damage, we will pay expenses for which an "insured" becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement. We will pay for loss of use expenses if caused by:

- (1) Other than collision only if the Declarations indicate that Comprehensive Coverage is provided for any covered "auto";

(2) Specified Causes Of Loss only if the Declarations indicate that Specified Causes Of Loss Coverage is provided for any covered "auto"; or

(3) Collision only if the Declarations indicate that Collision Coverage is provided for any covered "auto".

However, the most we will pay for any expenses for loss of use is \$20 per day, to a maximum of \$600.

B. Exclusions

1. We will not pay for "loss" caused by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

a. Nuclear Hazard

- (1) The explosion of any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination, however caused.

b. War Or Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

2. We will not pay for "loss" to any covered "auto" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. We will also not pay for "loss" to any covered "auto" while that covered "auto" is being prepared for such a contest or activity.

3. We will not pay for "loss" caused by or resulting from any of the following unless caused by other "loss" that is covered by this insurance:

- a. Wear and tear, freezing, mechanical or electrical breakdown.
- b. Blowouts, punctures or other road damage to tires.

4. We will not pay for "loss" to any of the following:

- a. Tapes, records, discs or other similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment.

- b. Any device designed or used to detect speed measuring equipment such as radar or laser detectors and any jamming apparatus intended to elude or disrupt speed measurement equipment.
- c. Any electronic equipment, without regard to whether this equipment is permanently installed, that receives or transmits audio, visual or data signals and that is not designed solely for the reproduction of sound.
- d. Any accessories used with the electronic equipment described in Paragraph c. above.

Exclusions 4.c. and 4.d. do not apply to:

- a. Equipment designed solely for the reproduction of sound and accessories used with such equipment, provided such equipment is permanently installed in the covered "auto" at the time of the "loss" or such equipment is removable from a housing unit which is permanently installed in the covered "auto" at the time of the "loss", and such equipment is designed to be solely operated by use of the power from the "auto's" electrical system, in or upon the covered "auto"; or
- b. Any other electronic equipment that is:
 - (1) Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system; or
 - (2) An integral part of the same unit housing any sound reproducing equipment described in Paragraph a. above and permanently installed in the opening of the dash or console of the covered "auto" normally used by the manufacturer for installation of a radio.

- 5. We will not pay for "loss" to a covered "auto" due to "diminution in value".

C. Limit Of Insurance

- 1. The most we will pay for "loss" in any one "accident" is the lesser of:
 - a. The actual cash value of the damaged or stolen property as of the time of the "loss"; or
 - b. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.
- 2. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss".

- 3. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

D. Deductible

For each covered "auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations. Any Comprehensive Coverage deductible shown in the Declarations does not apply to "loss" caused by fire or lightning.

SECTION IV – BUSINESS AUTO CONDITIONS

The following conditions apply in addition to the Common Policy Conditions:

A. Loss Conditions

1. Appraisal For Physical Damage Loss

If you and we disagree on the amount of "loss", either may demand an appraisal of the "loss". In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss". If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.

2. Duties In The Event Of Accident, Claim, Suit Or Loss

We have no duty to provide coverage under this policy unless there has been full compliance with the following duties:

- a. In the event of "accident", claim, "suit" or "loss", you must give us or our authorized representative prompt notice of the "accident" or "loss". Include:

- (1) How, when and where the "accident" or "loss" occurred;
- (2) The "insured's" name and address; and
- (3) To the extent possible, the names and addresses of any injured persons and witnesses.

- b. Additionally, you and any other involved "insured" must:

- (1) Assume no obligation, make no payment or incur no expense without our consent, except at the "insured's" own cost.

- (2) Immediately send us copies of any request, demand, order, notice, summons or legal paper received concerning the claim or "suit".
 - (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit".
 - (4) Authorize us to obtain medical records or other pertinent information.
 - (5) Submit to examination, at our expense, by physicians of our choice, as often as we reasonably require.
- c. If there is "loss" to a covered "auto" or its equipment you must also do the following:
- (1) Promptly notify the police if the covered "auto" or any of its equipment is stolen.
 - (2) Take all reasonable steps to protect the covered "auto" from further damage. Also keep a record of your expenses for consideration in the settlement of the claim.
 - (3) Permit us to inspect the covered "auto" and records proving the "loss" before its repair or disposition.
 - (4) Agree to examinations under oath at our request and give us a signed statement of your answers.

3. Legal Action Against Us

No one may bring a legal action against us under this Coverage Form until:

- a. There has been full compliance with all the terms of this Coverage Form; and
- b. Under Liability Coverage, we agree in writing that the "insured" has an obligation to pay or until the amount of that obligation has finally been determined by judgment after trial. No one has the right under this policy to bring us into an action to determine the "insured's" liability.

4. Loss Payment – Physical Damage Coverages

At our option we may:

- a. Pay for, repair or replace damaged or stolen property;
- b. Return the stolen property, at our expense. We will pay for any damage that results to the "auto" from the theft; or

- c. Take all or any part of the damaged or stolen property at an agreed or appraised value.

If we pay for the "loss", our payment will include the applicable sales tax for the damaged or stolen property.

5. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Form has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after "accident" or "loss" to impair them.

B. General Conditions

1. Bankruptcy

Bankruptcy or insolvency of the "insured" or the "insured's" estate will not relieve us of any obligations under this Coverage Form.

2. Concealment, Misrepresentation Or Fraud

This Coverage Form is void in any case of fraud by you at any time as it relates to this Coverage Form. It is also void if you or any other "insured", at any time, intentionally conceal or misrepresent a material fact concerning:

- a. This Coverage Form;
- b. The covered "auto";
- c. Your interest in the covered "auto"; or
- d. A claim under this Coverage Form.

3. Liberalization

If we revise this Coverage Form to provide more coverage without additional premium charge, your policy will automatically provide the additional coverage as of the day the revision is effective in your state.

4. No Benefit To Bailee – Physical Damage Coverages

We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any other provision of this Coverage Form.

5. Other Insurance

- a. For any covered "auto" you own, this Coverage Form provides primary insurance. For any covered "auto" you don't own, the insurance provided by this Coverage Form is excess over any other collectible insurance. However, while a covered "auto" which is a "trailer" is connected to another vehicle, the Liability Coverage this Coverage Form provides for the "trailer" is:
 - (1) Excess while it is connected to a motor vehicle you do not own.
 - (2) Primary while it is connected to a covered "auto" you own.
- b. For Hired Auto Physical Damage Coverage, any covered "auto" you lease, hire, rent or borrow is deemed to be a covered "auto" you own. However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".
- c. Regardless of the provisions of Paragraph a. above, this Coverage Form's Liability Coverage is primary for any liability assumed under an "insured contract".
- d. When this Coverage Form and any other Coverage Form or policy covers on the same basis, either excess or primary, we will pay only our share. Our share is the proportion that the Limit of Insurance of our Coverage Form bears to the total of the limits of all the Coverage Forms and policies covering on the same basis.

6. Premium Audit

- a. The estimated premium for this Coverage Form is based on the exposures you told us you would have when this policy began. We will compute the final premium due when we determine your actual exposures. The estimated total premium will be credited against the final premium due and the first Named Insured will be billed for the balance, if any. The due date for the final premium or retrospective premium is the date shown as the due date on the bill. If the estimated total premium exceeds the final premium due, the first Named Insured will get a refund.
- b. If this policy is issued for more than one year, the premium for this Coverage Form will be computed annually based on our rates or premiums in effect at the beginning of each year of the policy.

7. Policy Period, Coverage Territory

Under this Coverage Form, we cover "accidents" and "losses" occurring:

- a. During the policy period shown in the Declarations; and
- b. Within the coverage territory.

The coverage territory is:

- a. The United States of America;
- b. The territories and possessions of the United States of America;
- c. Puerto Rico;
- d. Canada; and
- e. Anywhere in the world if:
 - (1) A covered "auto" of the private passenger type is leased, hired, rented or borrowed without a driver for a period of 30 days or less; and
 - (2) The "insured's" responsibility to pay damages is determined in a "suit" on the merits, in the United States of America, the territories and possessions of the United States of America, Puerto Rico, or Canada or in a settlement we agree to.

We also cover "loss" to, or "accidents" involving, a covered "auto" while being transported between any of these places.

8. Two Or More Coverage Forms Or Policies Issued By Us

If this Coverage Form and any other Coverage Form or policy issued to you by us or any company affiliated with us apply to the same "accident", the aggregate maximum Limit of Insurance under all the Coverage Forms or policies shall not exceed the highest applicable Limit of Insurance under any one Coverage Form or policy. This condition does not apply to any Coverage Form or policy issued by us or an affiliated company specifically to apply as excess insurance over this Coverage Form.

SECTION V – DEFINITIONS

- A. "Accident" includes continuous or repeated exposure to the same conditions resulting in "bodily injury" or "property damage".
- B. "Auto" means:
 1. A land motor vehicle, "trailer" or semitrailer designed for travel on public roads; or

2. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

- C. "Bodily injury" means bodily injury, sickness or disease sustained by a person including death resulting from any of these.
- D. "Covered pollution cost or expense" means any cost or expense arising out of:
 1. Any request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or
 2. Any claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of "pollutants".

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled, or handled for movement into, onto or from the covered "auto";
 - (2) Otherwise in the course of transit by or on behalf of the "insured";
 - (3) Being stored, disposed of, treated or processed in or upon the covered "auto";
- b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph a. above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts, if:

- (1) The "pollutants" escape, seep, migrate, or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
- (2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraph 6.b. or 6.c. of the definition of "mobile equipment".

Paragraphs b. and c. above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (1) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (2) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

- E. "Diminution in value" means the actual or perceived loss in market value or resale value which results from a direct and accidental "loss".
- F. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
- G. "Insured" means any person or organization qualifying as an insured in the Who Is An Insured provision of the applicable coverage. Except with respect to the Limit of Insurance, the coverage afforded applies separately to each insured who is seeking coverage or against whom a claim or "suit" is brought.
- H. "Insured contract" means:
 1. A lease of premises;
 2. A sidetrack agreement;
 3. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;

4. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
5. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another to pay for "bodily injury" or "property damage" to a third party or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement;
6. That part of any contract or agreement entered into, as part of your business, pertaining to the rental or lease, by you or any of your "employees", of any "auto". However, such contract or agreement shall not be considered an "insured contract" to the extent that it obligates you or any of your "employees" to pay for "property damage" to any "auto" rented or leased by you or any of your "employees".

An "insured contract" does not include that part of any contract or agreement:

- a. That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing; or
 - b. That pertains to the loan, lease or rental of an "auto" to you or any of your "employees", if the "auto" is loaned, leased or rented with a driver; or
 - c. That holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of a covered "auto" over a route or territory that person or organization is authorized to serve by public authority.
- I. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
 - J. "Loss" means direct and accidental loss or damage.
 - K. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
 1. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
 2. Vehicles maintained for use solely on or next to premises you own or rent;

3. Vehicles that travel on crawler treads;
4. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - a. Power cranes, shovels, loaders, diggers or drills; or
 - b. Road construction or resurfacing equipment such as graders, scrapers or rollers.
5. Vehicles not described in Paragraph 1., 2., 3., or 4. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - a. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - b. Cherry pickers and similar devices used to raise or lower workers.
6. Vehicles not described in Paragraph 1., 2., 3. or 4. above maintained primarily for purposes other than the transportation of persons or cargo. However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":
 - a. Equipment designed primarily for:
 - (1) Snow removal;
 - (2) Road maintenance, but not construction or resurfacing; or
 - (3) Street cleaning;
 - b. Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - c. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting or well servicing equipment.

However, "mobile equipment" does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

- L. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- M. "Property damage" means damage to or loss of use of tangible property.

N. "Suit" means a civil proceeding in which:

1. Damages because of "bodily injury" or "property damage"; or
2. A "covered pollution cost or expense", to which this insurance applies, are alleged.

"Suit" includes:

- a. An arbitration proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the "insured" must submit or does submit with our consent; or

- b. Any other alternative dispute resolution proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the insured submits with our consent.

O. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

P. "Trailer" includes semitrailer.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**LESSOR – ADDITIONAL INSURED AND LOSS PAYEE**

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
 BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
 GARAGE COVERAGE FORM
 MOTOR CARRIER COVERAGE FORM
 TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Endorsement Effective:	Countersigned By: (Authorized Representative)
Named Insured:	

SCHEDULE

Insurance Company	AMERICAN ALTERNATIVE INSURANCE CORPORATION		
Policy Number	VFIS-CM-1050492-03/000		
Effective Date	02-01-2010		
Expiration Date	02-01-2011		
Named Insured	MONARCH FIRE PROTECTION		
Address	13725 OLIVE BOULEVARD CHESTERFIELD MO 63017-0000		
Additional Insured (Lessor)	BANC ONE LEASING CORPORATION		
Address	1111 POLARIS PKWY, STE A3 COLUMBUS, OH 43240		
Designation or Description of "Leased Autos"	MO 11 1998 PIERCE PUMPER 4P1CA02P7WA000561		

Coverages	Limit Of Insurance
Liability	\$ 1,000,000 Each "Accident"
Personal Injury Protection (or equivalent no-fault coverage)	
Comprehensive	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: For Each Covered "Leased Auto"
Collision	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: For Each Covered "Leased Auto"
Specified Causes of Loss	ACTUAL CASH VALUE OR COST OF REPAIR WHICHEVER IS LESS; MINUS: For Each Covered "Leased Auto"

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

A. Coverage

1. Any "leased auto" designated or described in the Schedule will be considered a covered "auto" you own and not a covered "auto" you hire or borrow. For a covered "auto" that is a "leased auto" **Who Is An Insured** is changed to include as an "insured" the lessor named in the Schedule.
2. The coverages provided under this endorsement apply to any "leased auto" described in the Schedule until the expiration date shown in the Schedule, or when the lessor or his or her agent takes possession of the "leased auto", whichever occurs first.

B. Loss Payable Clause

1. We will pay, as interest may appear, you and the lessor named in this endorsement for "loss" to a "leased auto".
2. The insurance covers the interest of the lessor unless the "loss" results from fraudulent acts or omissions on your part.
3. If we make any payment to the lessor, we will obtain his or her rights against any other party.

C. Cancellation

1. If we cancel the policy, we will mail notice to the lessor in accordance with the Cancellation Common Policy Condition.
 2. If you cancel the policy, we will mail notice to the lessor.
 3. Cancellation ends this agreement.
- D.** The lessor is not liable for payment of your premiums.

E. Additional Definition

As used in this endorsement:

"Leased auto" means an "auto" leased or rented to you, including any substitute, replacement or extra "auto" needed to meet seasonal or other needs, under a leasing or rental agreement that requires you to provide direct primary insurance for the lessor.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSOURI CHANGES

For a covered "auto" licensed or principally garaged in, or "garage operations" conducted in, Missouri, this endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Coverage Extensions is amended as follows:

The following is added to **Supplementary Payments**:

- (7) Prejudgment interest awarded against the "insured" on the part of the judgment we pay. If we make an offer to pay the applicable Limit of Insurance, we will not pay any prejudgment interest based on that period of time after the offer.

B. Paragraph A.1.b. of Who Is An Insured in Section II – Liability Coverage in the Business Auto Coverage Form, Motor Carrier Coverage Form and Truckers Coverage Form is changed by adding the following:

- (6) If you are an individual, any member of your household, other than your spouse, who is related to you by blood or adoption, including a ward or foster child, who owns an "auto".

Paragraph **a.(2) of Who Is An Insured in Section II – Liability Coverage** in the Garage Coverage Form is changed by adding the following:

- (f) If you are an individual, any member of your household, other than your spouse, who is related to you by blood or adoption, including a ward or foster child, who owns an "auto".

C. Liability Coverage for a covered "auto" licensed or principally garaged in, or "garage operations" conducted in, Missouri is changed as follows:

- 1. If your business is other than selling, repairing or servicing "autos":
 - a. The Care, Custody Or Control Exclusion does not apply to "property damage" to or "covered pollution cost or expense" involving an "auto" loaned to you, with or without consideration, by a person engaged in the business of selling, repairing or servicing "autos" as a temporary substitute for an "auto" you own.
 - b. The following is added to the **Other Insurance – Primary And Excess Insurance** Provisions in the Truckers and Motor Carrier Coverage Forms:

Liability Coverage is primary for any temporary substitute for an "auto" you own if the substitute "auto" is operated by an "insured" and is loaned to you, with or without consideration, by a person engaged in the business of selling, repairing or servicing "autos".

2. If your business is selling, repairing or servicing "autos", the following is added to the **Other Insurance** Condition in the Business Auto, Business Auto Physical Damage and Garage Coverage Forms and the **Other Insurance – Primary And Excess Insurance** Provisions in the Truckers and Motor Carrier Coverage Forms:

Liability Coverage is excess for any "auto" you own if operated by a customer to whom you have loaned the "auto", with or without consideration, as a temporary substitute for an "auto" owned by the customer.

- D. The **Appraisal For Physical Damage Loss** Condition is replaced by the following:

If you and we disagree on the amount of "loss", both parties may agree to an appraisal of the "loss" and to be bound by the results of that appraisal. If both parties so agree, then each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss". If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.

- E. The following is added to the **Concealment, Misrepresentation And Fraud** Condition:

With respect to Liability Coverage, this Condition only applies in excess of the minimum limits of liability required by the Missouri Financial Responsibility Laws.

F. **Missouri Property And Casualty Insurance Guaranty Association Coverage Limitations**

1. Subject to the provisions of the Missouri Property and Casualty Insurance Guaranty Association Act (to be referred to as the Act), if we are a member of the Missouri Property and Casualty Insurance Guaranty Association (to be referred to as the Association), the Association will pay claims covered under the Act if we become insolvent.
2. The Act contains various exclusions, conditions and limitations that govern a claimant's eligibility to collect payment from the Association and affect the amount of any payment. The following limitations apply subject to all other provisions of the Act:
 - a. Claims covered by the Association do not include a claim by or against an "insured" of an insolvent insurer, if the "insured" has a net worth of more than \$25 million on the later of the end of the "insured's" most recent fiscal year or the December thirty-first of the year next preceding the date the insurer becomes insolvent; provided that an "insured's" net worth on such date shall be deemed to include the aggregate net worth of the "insured" and all of its affiliates as calculated on a consolidated basis.
 - b. Payments made by the Association for covered claims will include only that amount of each claim which is less than \$300,000.

However, the Association will not:

 - (1) Pay an amount in excess of the applicable Limit of Insurance of the policy from which a claim arises; or
 - (2) Return to an "insured" any unearned premium in excess of \$25,000.

These limitations have no effect on the coverage we will provide under this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSOURI CHANGES - CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

- A.** If you are an individual, partnership or limited liability company and a covered "auto" you own is of the "private passenger type", and this policy covers fewer than five "autos" and does not insure the motor vehicle hazard of garages, motor vehicle sales agencies, repair shops, service stations or public parking places, the Cancellation Common Policy Condition does not apply to that "auto". The following Condition applies instead:

ENDING THIS POLICY

1. Cancellation

- a.** You may cancel the policy by returning it to us or by giving us advance notice of the date cancellation is to take effect.
- b.** If this policy has been in effect for 60 days or less and is not a renewal or continuation policy, we may cancel for any reason. If we cancel, we will mail you at least 10 days notice.
- c.** When this policy has been in effect for more than 60 days or is a renewal or continuation policy, we may cancel only for one or more of the following reasons:
 - (1)** Nonpayment of premium. If we cancel for this reason, we will mail you at least 10 days notice.

- (2)** If you are an individual, partnership or limited liability company and your driver's license has been suspended or revoked during the policy period. If we cancel for this reason, we will mail you at least 60 days notice. However, we may not cancel if you are more than one person, but only one person's license has been suspended or revoked. Instead we may exclude coverage for that person while operating a covered "auto" during a period of suspension or revocation.
- (3)** If you are an individual, we replace this policy with another one providing similar coverages and the same limits for the covered "auto". The replacement policy will take effect when this policy is cancelled, and will end a year after this policy begins or on this policy's expiration date, whichever is earlier.
- d.** If this policy is cancelled, you may be entitled to a premium refund. If so, we will send you the refund. However, making or offering to make the refund is not a condition of cancellation. If you cancel, the refund may be less than pro rata. If we cancel, the refund will be pro rata.

- e. The effective date of cancellation stated in the notice shall become the end of the policy period.
- f. Our notice of cancellation will state the actual reason for cancellation unless the cancellation is due to nonpayment of premium.

2. Nonrenewal

- a. If we decide not to renew or continue this policy, we will mail you notice at least 60 days before the end of the policy period. If the policy period is other than one year, we will have the right not to renew or continue it only at the anniversary of its original effective date. If we offer to renew or continue and you do not accept, this policy will terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.
- b. If we fail to mail proper notice of nonrenewal and you obtain other insurance, the coverages provided by this policy will end on the effective date of any similar coverages provided by the other insurance.
- c. Our notice of nonrenewal will state the actual reason for nonrenewal unless the nonrenewal is due to nonpayment of premium.

3. Mailing Of Notices

Any notice of cancellation or nonrenewal will be mailed by United States post office certificate of mailing to your last known mailing address. Proof of mailing of any notice will be sufficient proof of notice.

B. For "autos" not described in Paragraph A. above:

1. Paragraph 2. of the **Cancellation** Common Policy Condition is replaced by the following:

We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation, stating the actual reason for cancellation, at least:

- a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium;
- b. 30 days before the effective date of cancellation if cancellation is for one or more of the following reasons:
 - (1) Fraud or material misrepresentation affecting this policy or a claim filed under this policy or a violation of any of the terms or conditions of this policy;
 - (2) Changes in conditions after the effective date of this policy which have materially increased the risk assumed;
 - (3) We become insolvent; or,
 - (4) We involuntarily lose reinsurance for this policy.
- c. 60 days before the effective date of cancellation if we cancel for any other reason.

2. The following is added and supersedes any provision to the contrary:

NONRENEWAL

- 1. We may elect not to renew this policy by mailing or delivering to the first Named Insured, at the last mailing address known to us, written notice of nonrenewal, stating the actual reason for nonrenewal, at least sixty days prior to the effective date of the nonrenewal.
- 2. If notice is mailed, proof of mailing will be sufficient proof of notice.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSOURI UNINSURED MOTORISTS COVERAGE

For a covered "auto" registered or principally garaged in, or "garage operations" conducted in, Missouri, this endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured:
Endorsement Effective Date:
Countersignature Of Authorized Representative
Name:
Title:
Signature:
Date:

SCHEDULE

Limit Of Insurance: \$ 1,000,000	Each "Accident"
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Coverage

1. We will pay all sums the "insured" is legally entitled to recover as compensatory damages from the owner or driver of an "uninsured motor vehicle". The damages must result from "bodily injury" sustained by the "insured" caused by an "accident". The owner's or driver's liability for these damages must result from the ownership, maintenance or use of the "uninsured motor vehicle".
2. Any judgment for damages arising out of a "suit" brought without our written consent is not binding on us.

B. Who Is An Insured

If the Named Insured is designated in the Declarations as:

1. An individual, then the following are "insureds":
 - a. The Named Insured and any "family members". However, this does not include any "family member", other than the Named Insured's spouse, who owns an "auto".
 - b. Anyone else "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - c. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".
2. A partnership, limited liability company, corporation or any other form of organization, then the following are "insureds":
 - a. Anyone "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - b. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".

C. Exclusions

This insurance does not apply to any of the following:

1. Any claim settled without our consent, if the settlement or judgment prejudices our right to recover payment.
2. The direct or indirect benefit of any insurer or self-insurer under any workers' compensation, disability benefits or similar law.
3. "Bodily injury" sustained by any person while "occupying" or struck by any vehicle owned by the Named Insured or if the Named Insured is an individual, any "family member", that is not a covered "auto". However, this exclusion does not apply to an individual Named Insured.
4. Anyone using a vehicle without a reasonable belief that the person is entitled to do so.
5. Punitive or exemplary damages.
6. "Bodily injury" arising directly or indirectly out of:
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

D. Limit Of Insurance

1. Regardless of the number of "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for all damages resulting from any one "accident" is the limit of Uninsured Motorists Coverage shown in the Schedule or Declarations.

However, if "bodily injury" to which this coverage applies is sustained by any person other than an individual Named Insured or any "family member", the Limit of Insurance shown in the Schedule or Declarations for this coverage is also the most we will pay regardless of the number of covered "autos".

2. If there are two or more covered "autos" that are not trailers, and "bodily injury" is sustained by an individual Named Insured or any "family member", our Limit of Insurance for any one "accident" is the sum of the limits applicable to each covered "auto" which is not a "trailer". Subject to this maximum limit of liability for all damages:
 - a. The most we will pay for all damages sustained in such "accident" by an "insured" other than an individual Named Insured or any "family member" is that "insured's" pro rata share of the limit shown in the Schedule or Declarations for this coverage, at the time of the "accident".

- b. An individual Named Insured or any "family member" who sustains "bodily injury" in such "accident" will also be entitled to a pro rata share of the limit described in Paragraph a. above.

A person's pro rata share is the proportion that that person's damages bears to the total damages sustained by all "insureds".

- 3. No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Liability Coverage Form attached to this Coverage Part.

We will not make a duplicate payment under this Coverage for any element of "loss" for which payment has been made by or for anyone who is legally responsible. However, this does not include any amounts paid or payable under medical payments or any workers' compensation, disability benefits or similar law.

E. Changes In Conditions

The conditions are changed for Missouri Uninsured Motorists Coverage as follows:

- 1. The reference in **Other Insurance** in the Business Auto and Garage Coverage Forms and **Other Insurance – Primary And Excess Insurance Provisions** in the Truckers and Motor Carrier Coverage Forms to "other collectible insurance" applies only to other collectible uninsured motorists insurance.

2. Duties In The Event Of Accident, Claim, Suit Or Loss is changed by adding the following:

- a. Promptly notify the police if a hit-and-run driver is involved; and
- b. Promptly send us copies of the legal papers if a "suit" is brought.

3. Transfer Of Rights Of Recovery Against Others To Us is changed by adding the following:

If we make any payment and the "insured" recovers from another party, the "insured" shall hold the proceeds in trust for us and pay us back the amount we have paid.

- 4. The following condition is added:

ARBITRATION

- a. If we and an "insured" disagree whether the "insured" is legally entitled to recover damages from the owner or driver of an "uninsured motor vehicle" or do not agree as to the amount of damages that are recoverable by that "insured", both parties may agree to an arbitration and to be bound by the results of that arbitration. However, disputes concerning coverage under this endorsement may not be arbitrated. If both parties so agree, then each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expenses it incurs and bear the expenses of the third arbitrator equally.

- b. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to arbitration procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

5. Two Or More Coverage Forms Or Policies Issued By Us does not apply.

F. Additional Definitions

As used in this endorsement:

- 1. "Family member" means a person related to an individual Named Insured by blood, marriage or adoption who is a resident of such Named Insured's household, including a ward or foster child.
- 2. "Occupying" means in, upon, getting in, on, out or off.
- 3. "Uninsured motor vehicle" means a land motor vehicle or "trailer":
 - a. For which no liability bond or policy at the time of an "accident" provides at least the amounts required by the applicable law where a covered "auto" is principally garaged;

- b. For which an insuring or bonding company denies coverage or is or becomes insolvent; or
- c. That is a hit-and-run vehicle and neither the driver nor owner can be identified. The vehicle must either:
 - (1) Hit an "insured", a covered "auto" or a vehicle an "insured" is "occupying"; or
 - (2) Cause "bodily injury" to an "insured" without hitting an "insured", a covered "auto" or a vehicle an "insured" is "occupying". The facts of the "accident" must be proved. We may request supporting evidence beyond the testimony of a person making a claim under this or any similar coverage to support the validity of such claim.

However, "uninsured motor vehicle" does not include any vehicle:

- a. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer who is or becomes insolvent and cannot provide the amounts required by that motor vehicle law; or
- b. Designed for use mainly off public roads while not on public roads.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSOURI UNDERINSURED MOTORISTS COVERAGE

For a covered "auto" licensed or principally garaged in, or "garage operations" conducted in, Missouri, this endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured:
Endorsement Effective Date:
Countersignature Of Authorized Representative
Name:
Title:
Signature:
Date:

SCHEDULE

Limit Of Insurance: \$ 1,000,000	Each "Accident"
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Coverage

1. We will pay all sums the "insured" is legally entitled to recover as compensatory damages from the owner or driver of an "underinsured motor vehicle". The damages must result from "bodily injury" sustained by the "insured" caused by an "accident". The owner's or driver's liability for these damages must result from the ownership, maintenance or use of the "underinsured motor vehicle".
2. We will pay under this coverage only if Paragraph **a.** or **b.** below applies:
 - a. The limit of any applicable liability bonds or policies have been exhausted by payment of judgments or settlements; or
 - b. A tentative settlement has been made between an "insured" and the insurer of the "underinsured motor vehicle" and we:
 - (1) Have been given prompt written notice of such tentative settlement; and
 - (2) Advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification.
3. Any judgment for damages arising out of a "suit" brought without our written consent is not binding on us.

B. Who Is An Insured

If the Named Insured is designated in the Declarations as:

1. An individual, then the following are "insureds":
 - a. The Named Insured and any "family members". However, this does not include any "family member", other than the Named Insured's spouse, who owns an "auto".
 - b. Anyone else "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - c. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".

2. A partnership, limited liability company, corporation or any other form of organization, then the following are "insureds":

- a. Anyone "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
- b. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".

C. Exclusions

This insurance does not apply to any of the following:

1. The direct or indirect benefit of any insurer or self-insurer under any workers' compensation, disability benefits or similar law.
2. "Bodily injury" sustained by any person while "occupying" or struck by any vehicle owned by the Named Insured or if the Named Insured is an individual, any "family member", that is not a covered "auto". However, this exclusion does not apply to an individual Named Insured.
3. Anyone using a vehicle without a reasonable belief that the person is entitled to do so.
4. Punitive or exemplary damages.
5. "Bodily injury" arising directly or indirectly out of:
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

D. Limit Of Insurance

1. Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for all damages resulting from any one "accident" is the limit of Underinsured Motorists Coverage shown in the Schedule or Declarations.

2. We will not pay for any element of "loss" if a person is entitled to receive duplicate payment under any of the following or similar law:
 - a. Workers' compensation law; or
 - b. Disability benefits law.
3. No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage and this policy's Liability Coverage.
4. We will not make a duplicate payment under this Coverage for any element of "loss" for which payment has been made by or for anyone who is legally responsible.

E. Changes In Conditions

The Conditions are changed for Missouri Underinsured Motorists Coverage as follows:

1. **Other Insurance** in the Business Auto and Garage Coverage Forms and **Other Insurance – Primary And Excess Insurance Provisions** in the Truckers and Motor Carrier Coverage Forms are replaced by the following:

If there is other applicable insurance available under one or more policies or provisions of coverage:

- a. The maximum recovery under all coverage forms or policies combined may equal but not exceed the highest applicable limit for any one vehicle under any coverage form or policy providing coverage on either a primary or excess basis.
- b. Any insurance we provide with respect to a vehicle the Named Insured does not own shall be excess over any other collectible underinsured motorists insurance providing coverage on a primary basis.
- c. If the coverage under this coverage form is provided:
 - (1) On a primary basis, we will pay only our share of the loss that must be paid under insurance providing coverage on a primary basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage on a primary basis.
 - (2) On an excess basis, we will pay only our share of the loss that must be paid under insurance providing coverage on an excess basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage on an excess basis.

2. **Duties In The Event Of Accident, Claim, Suit Or Loss** is changed by adding the following:

- a. Promptly notify the police if a hit-and-run driver is involved;
- b. Promptly send us copies of the legal papers if a "suit" is brought; and
- c. A person seeking Underinsured Motorists Coverage must also promptly notify us in writing of a tentative settlement between the "insured" and the insurer of the "underinsured motor vehicle" and allow us to advance payment to that "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification to preserve our rights against the insurer, owner or operator of such "underinsured motor vehicle".

3. **Transfer Of Rights Of Recovery Against Others To Us** is changed by adding the following:

If we make any payment and the "insured" recovers from another party, the "insured" shall hold the proceeds in trust for us and pay us back the amount we have paid.

Our rights do not apply under this provision with respect to damages caused by an "accident" with an "underinsured motor vehicle" if we:

- a. Have been given prompt written notice of a tentative settlement between an "insured" and the insurer of an "underinsured motor vehicle"; and
- b. Fail to advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification.

If we advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification:

- a. That payment will be separate from any amount the "insured" is entitled to recover under the provisions of Underinsured Motorists Coverage; and
- b. We also have a right to recover the advanced payment.

4. The following condition is added:

ARBITRATION

- a. If we and an "insured" disagree whether the "insured" is legally entitled to recover damages from the owner or driver of an "underinsured motor vehicle" or do not agree as to the amount of damages that are recoverable by that "insured", both parties may agree to an arbitration and to be bound by the results of that arbitration. However, disputes concerning coverage under this endorsement may not be arbitrated. If both parties so agree, then each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expenses it incurs and bear the expenses of the third arbitrator equally.
- b. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to arbitration procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

F. Additional Definitions

As used in this endorsement:

1. "Family member" means a person related to an individual Named Insured by blood, marriage or adoption who is a resident of such Named Insured's household, including a ward or foster child.
2. "Occupying" means in, upon, getting in, on, out or off.
3. "Underinsured motor vehicle" means a land motor vehicle or "trailer" for which a "bodily injury" liability bond or policy applies at the time of an "accident" but the amount paid for "bodily injury" under that bond or policy to an "insured" is not enough to pay the full amount the "insured" is legally entitled to recover as damages. However, "underinsured motor vehicle" does not include any vehicle:
 - a. Owned or operated by a self insurer under any applicable motor vehicle law; or
 - b. Designed for use mainly off public roads while not on public roads.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SOUND RECEIVING EQUIPMENT COVERAGE – FIRE, POLICE AND EMERGENCY VEHICLES

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

PHYSICAL DAMAGE COVERAGE is changed as follows:

The exclusion relating to Audio, Visual and Data Electronic Equipment does not apply to any equipment that is installed in a covered "auto" which is:

1. Owned by a police or fire department;
2. Equipped as an emergency vehicle and owned by a political body or any of its agencies; or
3. Equipped as an emergency vehicle and owned by a volunteer fire department, volunteer rescue squad or volunteer ambulance corps.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROFESSIONAL SERVICES NOT COVERED

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

LIABILITY COVERAGE is changed by adding the following exclusions:

This insurance does not apply to:

1. "Bodily injury" resulting from the providing or the failure to provide any medical or other professional services.
2. "Bodily injury" resulting from food or drink furnished with these services.
3. "Bodily injury" or "property damage" resulting from the handling of corpses.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUTO MEDICAL PAYMENTS COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Coverage

We will pay reasonable expenses incurred for necessary medical and funeral services to or for an "insured" who sustains "bodily injury" caused by "accident". We will pay only those expenses incurred, for services rendered within three years from the date of the "accident".

B. Who Is An Insured

1. You while "occupying" or, while a pedestrian, when struck by any "auto".
2. If you are an individual, any "family member" while "occupying" or, while a pedestrian, when struck by any "auto".
3. Anyone else "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, loss or destruction.

C. Exclusions

This insurance does not apply to any of the following:

1. "Bodily injury" sustained by an "insured" while "occupying" a vehicle located for use as a premises.
2. "Bodily injury" sustained by you or any "family member" while "occupying" or struck by any vehicle (other than a covered "auto") owned by you or furnished or available for your regular use.
3. "Bodily injury" sustained by any "family member" while "occupying" or struck by any vehicle (other than a covered "auto") owned by or furnished or available for the regular use of any "family member".
4. "Bodily injury" to your "employee" arising out of and in the course of employment by you. However, we will cover "bodily injury" to your domestic "employees" if not entitled to workers' compensation benefits. For the purposes of this endorsement, a domestic "employee" is a person engaged in household or domestic work performed principally in connection with a residence premises.
5. "Bodily injury" to an "insured" while working in a business of selling, servicing, repairing or parking "autos" unless that business is yours.
6. "Bodily injury" arising directly or indirectly out of:
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

7. "Bodily injury" to anyone using a vehicle without a reasonable belief that the person is entitled to do so.
8. "Bodily Injury" sustained by an "insured" while "occupying" any covered "auto" while used in any professional racing or demolition contest or stunting activity, or while practicing for such contest or activity. This insurance also does not apply to any "bodily injury" sustained by an "insured" while the "auto" is being prepared for such a contest or activity.

D. Limit Of Insurance

Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for "bodily injury" for each "insured" injured in any one "accident" is the Limit Of Insurance for Auto Medical Payments Coverage shown in the Declarations.

No one will be entitled to receive duplicate payments for the same elements of "loss" under this coverage and any Liability Coverage Form, Uninsured Motorists Coverage Endorsement or Underinsured Motorists Coverage Endorsement attached to this Coverage Part.

E. Changes In Conditions

The Conditions are changed for Auto Medical Payments Coverage as follows:

1. The Transfer Of Rights Of Recovery Against Others To Us Condition does not apply.
2. The reference in Other Insurance in the Business Auto and Garage Coverage Forms and Other Insurance – Primary And Excess Insurance Provisions in the Truckers and Motor Carrier Coverage Forms to "other collectible insurance" applies only to other collectible auto medical payments insurance.

F. Additional Definitions

As used in this endorsement:

1. "Family member" means a person related to you by blood, marriage or adoption who is a resident of your household, including a ward or foster child.
2. "Occupying" means in, upon, getting in, on, out or off.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLLUTION LIABILITY – BROADENED COVERAGE FOR COVERED AUTOS – BUSINESS AUTO, MOTOR CARRIER AND TRUCKERS COVERAGE FORMS

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Liability Coverage is changed as follows:

1. Paragraph **a.** of the **Pollution** Exclusion applies only to liability assumed under a contract or agreement.
2. With respect to the coverage afforded by Paragraph **A.1.** above, Exclusion **B.6. Care, Custody Or Control** does not apply.

B. Changes In Definitions

For the purposes of this endorsement, Paragraph **D.** of the **Definitions** Section is replaced by the following:

- D.** "Covered pollution cost or expense" means any cost or expense arising out of:
1. Any request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or
 2. Any claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of "pollutants".

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- b. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraphs **a.** and **b.** above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (1) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (2) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.